

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Captioned in Compliance with D.N.J. LBR 9004-2©)

**LAW OFFICES OF SKLAR SMITH-SKLAR**

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CANDYCE I. SMITH-SKLAR, ESQ.

*Attorney for Debtor*

In Re:

Susan C. Fraczekiewicz,

Debtor



Order Filed on May 27, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 18-15793-MBK

Chapter 13

Hearing Date: 6/2/20; 9:00am

Chief Judge: Michael B. Kaplan,  
U.S.B.J.

**ORDER APPROVING POST-PETITION LOAN MODIFICATION WITH  
SHELLPOINT MORTGAGE SERVICING**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: May 27, 2020**

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve Loan Modification, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby is allowed to Modify the Loan contingent upon consummation of the modified terms of the loan agreement with Shellpoint Mortgage Servicing on real property located at 449 Silvia Street, Trenton, NJ 08628 pursuant to the terms outlined in the debtor's certification in support of the motion; and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

☐ Satisfy all Plan obligations from financing proceeds

☐ Continue to make payments under the Plan as proposed or confirmed until approval of the loan modification

☒ Modify the Plan as follows:

Remove mortgage arrears from plan payments

ORDERED that debtor's counsel be allowed a legal fee of \$ 750.00 for representation in connection with this motion and pursuant to a filed fee application, which is to be paid (chose one):

☐ at closing ☒ through the plan ☐ outside the plan;

and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the modified loan if approved; and it is further

ORDERED that Fed. R. Bankr. P. 6004(g), which provides for a ten (10) day stay of this

order,

\_\_\_\_ is applicable        X   is not applicable

ORDERED that the following other provisions apply:

1. Debtor is granted approval to enter into a permanent loan modification.
2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.